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REMARKS

The present response is intended to be fully responsive to all points of objection and/or rejection raised by the Examiner and is believed to place the application in condition for allowance. Favorable reconsideration and allowance of the application are respectfully requested.

Applicant asserts that the present invention is new, non-obvious and useful. Prompt consideration and allowance of the claims are respectfully requested.

Status of Claims

Claims 1-20 are pending in the application.

The Telephone Interview

Initially, Applicant wishes to thank the Examiner, Pierre E. Elisca, for granting and attending the telephone interview, with Applicant and Applicant's Representative on January 10, 2007.

In the interview Applicant asserted that claims 1-20 are allowable over the cited references. Specifically, Applicant noted that Martin Jr. et al. describes an automated payment of consumer debt obligations through use of an ATM (as stated by the Examiner in the Office Action). Therefore, in order to allow payment of the debt, the information provided by the ATM to the loan service must identify the user of the ATM. The Examiner agreed that Martin Jr. et al. does not describe, teach or fairly suggest transaction of said virtual entity on said communication network without revealing said real entity. The Examiner conceded that this feature is patentable over Martin Jr. et al., but stated that further searches may uncover additional references.

In the Interview, the Examiner also suggested that the Applicant more clearly define the virtual entity, which is recited in the claims. Applicant respectfully asserted that the virtual entity is clearly defined in view of the disclosure, as originally filed, as discussed in detail below.

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CLAIM REJECTIONS

35 U.S.C. § 102 Rejections

In the Office Action, the Examiner rejected claims 1-20 under 35 U.S.C. § 102(e), as being anticipated by Martin Jr. et al. (US Patent 6,304,860). Applicant respectfully traverses this rejection in view of the remarks that follow.

As is well established, in order to successfully assert a prima facie case of anticipation, the Examiner must provide a single prior art document that teaches every element and limitation of the claim or claims being rejected.

As discussed in detail below, Applicants respectfully submit that Martin Jr. et al. does not disclose, teach or fairly suggest one or more of the features recited by independent claims 1, 6, and 12.

Independent claim 1 recites providing said transaction-authorization data for enabling authorization of a transaction of said virtual entity on said communication network, without revealing said real entity. In the interview of January 10, 2007, the Examiner agreed that this feature is patentable over Martin Jr. et al.

Therefore, it is respectfully requested that the rejection of claim 1 under 35 U.S.C. § 102(e) be withdrawn.

Independent claim 6 recites a virtual transaction account to enable said virtual entity to transact on said communication network without identifying said real entity. Independent claim 12 recites a second database, associated with a site of said communication network, to store virtual identification data of the virtual entity that does not identify the real entity. In view of the Examiner's agreement in the interview of January 10, 2007 that Martin Jr. et al. does not teach transacting without revealing said real entity, Applicant respectfully asserts that it is clear that Martin Jr. et al. does not teach, describe or suggest at least these features recited by independent claims 6 and 12.

Therefore, it is respectfully requested that the rejection of claims 6 and 12 under 35 U.S.C. 102§(e) be withdrawn.

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Furthermore, it is respectfully submitted that independent claims 1, 6 and 12 are patentable, and thus allowable, over any combination of the prior art references on record. In this regard, it is noted that the distinguishing features of independent claims 1, 6 and 12, as discussed above, would not have been obvious at the time the invention was made to a person skilled in the art, in view of Martin Jr. et al., alone or in combination with any of the other cited references on record.

Claims 2-5 depend directly from independent claim 1 and incorporate all the elements of this claim. Claims 7-11 depend, directly or indirectly, from independent claim 6 and incorporate all the elements of this claim. Claims 13-20 depend, directly or indirectly, from independent claim 12 and incorporate all the elements of this claim. Therefore, it is respectfully submitted that claims 2-5, 7-11, and 13-20 are patentable, and thus allowable, at least for the reasons set forth above.

With regards to the Examiner's suggestion to more clearly define the virtual entity, Applicant respectfully submits that the virtual entity, the real entity, and the differences between the real and virtual entities, are described in detail throughout the specification, for example, on page 6, line 18 - page 7, line 18; and/or page 37, lines 6-19. In one example the virtual entity may interact on the internet just like a real entity would interact on the internet, e.g., by entering a chat room, purchasing products and/or searching the web (page 7, lines 7-18). In another example, the virtual identity of the virtual entity may include "false" information, which is on one hand valid information for transaction purposes, but on the other hand is not easily traceable to the user (page 37, lines 12-16).

In view of the foregoing amendments and remarks, the pending claims are deemed to be allowable. Their favorable reconsideration and allowance are respectfully requested.

Should the Examiner have any question or comment as to the form, content or entry of this Amendment, the Examiner is requested to contact the undersigned at the telephone number below. Similarly, if there are any further issues yet to be resolved to advance the prosecution of this application to issue, the Examiner is requested to telephone the undersigned counsel.

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Please charge any fees associated with this paper to deposit account No. 50-3400.

Respectfully satimitted,

Naim Shichrur

Agent for Applicant Registration No. 56,248

Dated: February 1, 2007

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